

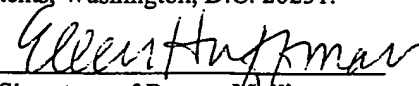
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I hereby certify that the correspondence attached hereto is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on October 10, 2001 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Ellen Huffman

Typed Name of Person Mailing



Signature of Person Mailing

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s):	Wood Jr.	Group Art Unit:	2164
Application No.:	09/502,986	Examiner:	G. Akers
Filed:	02/11/2000	Attorney Docket No.:	800381
Title:	Personal Financial Management System, Method and Program Using A Graphical Object-Oriented Programming Methodology		

**RESPONSE UNDER 37 CFR 1.111**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

In response to the Office Action mailed April 11, 2001, the Applicant herewith petitions the Commissioner of Patents and Trademarks to extend the time for reply to the Office Action, for three months from July 11, 2001 up to and including October 11, 2001. The Applicant encloses \$460 to satisfy the fee requirement set forth under 37 C.F.R. 1.17(a)(3). Applicant is a small entity.

**REMARKS**

The applicants thank the Office for the careful consideration given the application in the communication.

**SUMMARY OF INVENTION**

The present invention is a computer-implemented graphical personal financial budgeting and planning system that models current and planned financial information as